

Linda S. Payne  
Chapter 7 Bankruptcy Trustee  
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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
GRAHAM, ROBERT J.	§	Case No. 10-43018 BTR
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/LINDA PAYNE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 10-43018 BTR Judge: Brenda T. Rhoades  
Case Name: GRAHAM, ROBERT J.

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 09/03/10 (f)  
341(a) Meeting Date: 10/04/10  
Claims Bar Date: 03/02/11

For Period Ending: 03/27/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 5649 Treese St., The Colony, Texas  Debtor put 1/2 the value on since his wife did not file. The actual value of the house is \$100,000.00. They have about \$55,000 in equity. Lived in Missouri most of the last 7 years. Missouri exemptions only allow \$15,000 for the home. Objected to exemptions Amended and changed Value to \$97,186.00 and debt \$45,059.44 and claimed \$52,126.56 as exempt	48,593.00	0.00	DA	0.00	FA
2. 145 Fiedler Lane, Fenton, Missouri	57,450.00	Unknown	DA	0.00	FA
3. Bank accounts	381.72	0.00		381.72	FA
4. Household Goods	2,500.00	Unknown	DA	0.00	FA
5. Books, etc.	1,755.00	Unknown	DA	0.00	FA
6. 1993 Mustang Actual value 2,000	1,000.00	Unknown	DA	0.00	FA
7. 2001 Isuzu (1/2 community property) Actual value \$1,850.00	925.00	Unknown	DA	0.00	FA
8. GPS; Sirius	35.00	Unknown	DA	0.00	FA
9. 2005 Mitzubishi Galant Daughter's automobile - debtor cosigned on loan	0.00	Unknown	DA	0.00	FA
10. Dogs	100.00	Unknown	DA	0.00	FA
11. Settlement on Objection to Exemptions Debtor agreed to pay estate \$4,000.00. 381.72 is repayment of bank account.	3,618.28	0.00		3,618.28	FA

TOTALS (Excluding Unknown Values)

\$116,358.00

\$0.00

\$4,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 10-43018 BTR Judge: Brenda T. Rhoades  
Case Name: GRAHAM, ROBERT J.

Trustee Name: LINDA PAYNE, TRUSTEE  
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Objected to exemptions. Debtor will pay out \$4,000 monthly at \$666.68. Final payment should be October, 2011

Filed to pay attorney

Ready to close.

Initial Projected Date of Final Report (TFR): 02/01/12

Current Projected Date of Final Report (TFR): 04/01/12

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 10-43018 -BTR  
Case Name: GRAHAM, ROBERT J.

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*4456 Money Market Account

Taxpayer ID No: \*\*\*\*\*8013  
For Period Ending: 03/27/12

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/14/11	3, 11	Robert Graham	Payment on objection to exemptions	1129-000	4,000.00		4,000.00
09/26/11		Union Bank	BANK SERVICE FEE	2600-000		9.83	3,990.17
10/25/11		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,982.80
11/25/11		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,975.43
12/27/11		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,968.06
01/25/12		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,960.69
02/27/12		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,953.32
03/01/12	000101	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Ct approved atty fees/exp			1,401.44	2,551.88
			Fees 1,400.00	3210-000			
			Expenses 1.44	3220-000			

COLUMN TOTALS	4,000.00	1,448.12	2,551.88
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,000.00	1,448.12	
Less: Payments to Debtors		0.00	
Net	4,000.00	1,448.12	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account - *****4456	4,000.00	1,448.12	2,551.88
	4,000.00	1,448.12	2,551.88
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 4,000.00 1,448.12

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit B

Case No: 10-43018 -BTR  
Case Name: GRAHAM, ROBERT J.

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*4456 Money Market Account

Taxpayer ID No: \*\*\*\*\*8013  
For Period Ending: 03/27/12

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: March 27, 2012

Case Number: 10-43018  
Debtor Name: GRAHAM, ROBERT J.

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$1,401.44	\$1,401.44	\$0.00
000001 070 7100-00	American Infosource Lp As Agent for Citibank (South Dakota) N.A. PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured		\$5,858.94	\$0.00	\$5,858.94
000002 070 7100-00	Capital One Bank (USA), N.A. by American Infosource Lp As Agent PO Box 248839 Oklahoma City, OK 73124-8839	Unsecured		\$729.10	\$0.00	\$729.10
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$7,895.83	\$0.00	\$7,895.83
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$5,303.68	\$0.00	\$5,303.68
000005 070 7100-00	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$1,916.83	\$0.00	\$1,916.83
000006 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,010.54	\$0.00	\$2,010.54
000007 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$12,817.28	\$0.00	\$12,817.28
000008 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$13,284.83	\$0.00	\$13,284.83
000009 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$4,533.07	\$0.00	\$4,533.07

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: March 27, 2012

Case Number: 10-43018  
Debtor Name: GRAHAM, ROBERT J.

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000010 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$5,657.96	\$0.00	\$5,657.96
000011 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$19,946.71	\$0.00	\$19,946.71
000012 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$11,676.75	\$0.00	\$11,676.75
000013 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$13,332.30	\$0.00	\$13,332.30
Case Totals:				\$106,365.26	\$1,401.44	\$104,963.82

Code #: Trustee's Claim Number, Priority Code, Claim Type



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43018 BTR

Case Name: GRAHAM, ROBERT J.

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$
Attorney for Trustee Expenses: BILL PAYNE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	American Infosource Lp As Agent for	\$	\$	\$
000002	Capital One Bank (USA), N.A.	\$	\$	\$
000003	Chase Bank USA, N.A.	\$	\$	\$
000004	Chase Bank USA, N.A.	\$	\$	\$
000005	American Express Bank, FSB	\$	\$	\$
000006	GE Money Bank	\$	\$	\$
000007	FIA Card Services, NA/Bank of America	\$	\$	\$
000008	FIA Card Services, NA/Bank of America	\$	\$	\$
000009	FIA Card Services, NA/Bank of America	\$	\$	\$
000010	FIA Card Services, NA/Bank of America	\$	\$	\$
000011	FIA Card Services, NA/Bank of America	\$	\$	\$
000012	PYOD LLC its successors and assigns as assignee of	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE